

MAR 21 2005

Attorney's Docket No.: 11416-723001

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Number of pages including this page 16

Applicant : Mark S. Coronna et al.
Serial No. : 09/781,580
Filed : February 12, 2001

Art Unit : 3628
Examiner : Harish T. Dass

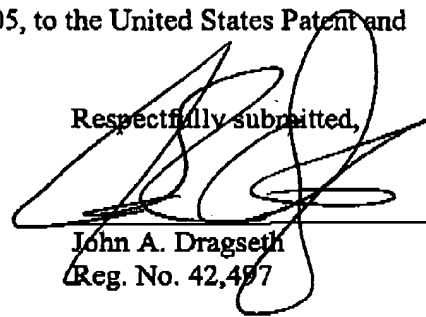
Title : PAYMENT MANAGEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Attached to this facsimile communication cover sheet is Response to Office Action of September 21, 2004, faxed this 21st day of March, 2005, to the United States Patent and Trademark Office.

Date: March 21, 2005

Respectfully submitted,



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Mark S. Coronna et al.
Serial No. : 09/781,580
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Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Harish T. Dass

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO ACTION OF SEPTEMBER 21, 2004

Please amend the above-identified application as follows:

CERTIFICATE OF TRANSMISSION BY FACSIMILE

I hereby certify that this correspondence is being transmitted by facsimile to the Patent and Trademark Office on the date indicated below.

Date of Transmission: March 21, 2005
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Tammara A. Shinn
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Applicant : Mark S. Corona et al.
Serial No. : 09/781,580
Filed : February 12, 2001
Page : 2 of 15

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Please delete previous abstract at page 43 and add the following new abstract:

A computer processor implemented method of effecting a payment intended for a payee from a payor involves receiving at a computer in a payment system a payment request indicating that the payor has authorized payment to the payee. A payment transaction is configured by selecting a payment method for the payor from a first set of payment methods using a payment rule. The selected payment method is independent of a payment method selected for the payee. The payment request is then executed to cause a first payment to be made from the payor and a second payment to be made to the payee.